



State of New Jersey

DEPARTMENT OF HEALTH AND SENIOR SERVICES

PO BOX 715
TRENTON, NJ 08625-0715

JON S. CORZINE
Governor

www.nj.gov/health

HEATHER HOWARD
Commissioner

We are writing to you again regarding your prescription coverage through the State of New Jersey's Senior Gold Prescription Discount Program and prescription coverage through the federal government's Medicare Part D program. **Please read this entire letter carefully. All the pages of the letter contain important information.**

All Senior Gold beneficiaries who are eligible for Medicare Part A or enrolled in Medicare Part B are required to enroll themselves in a Medicare Part D prescription drug plan as a condition of keeping their Senior Gold benefits. Senior Gold and Medicare Part D benefits now work together to help reduce your cost of prescription medications.

The Senior Gold program notified you this past summer that you have to enroll yourself in a Medicare Part D prescription drug plan in order to keep using your Senior Gold benefits. Our records show that you have not yet enrolled yourself into a Part D drug plan. The Annual Coordinated Election Period for Medicare Part D runs from November 15 through December 31 each year. That means that beginning November 15, 2008; you should enroll yourself into a Medicare Part D prescription drug plan of your choice that is offered in New Jersey. **Please understand that if you fail to enroll yourself in a Medicare Part D prescription drug benefit during the Annual Coordinated Election Period, you will be terminated from New Jersey's Senior Gold Prescription Discount Program in 2009.**

As a Senior Gold beneficiary, you will be responsible for paying the monthly premium directly to the Medicare Part D plan of your choice. You also will be responsible for paying any late enrollment penalty imposed by Medicare for each month that you were eligible to enroll in Medicare Part D but did not enroll. However, your Senior Gold benefits will help to make your Medicare prescription drug coverage more affordable by reducing any other out-of-pocket costs associated with that coverage, such as deductibles, co-insurance, and the coverage gap known as the "donut hole."

The Senior Gold program is working with several basic or standard Medicare prescription drug plans operating in New Jersey. These plans have premiums at or below the 2009 benchmark premium of \$30.99 for New Jersey. As a courtesy to you, the Senior Gold program has determined that one of these plans (listed on the enclosed form) appears to meet your needs based on the pharmacy you use and the prescriptions you currently take. If you would like to enroll in the plan on this form, please contact the plan directly. The phone number is listed on the form.

You do not need to choose the basic or standard plan on the enclosed form. Because you must pay the premium to join a Medicare prescription drug plan, you are free to choose any Medicare drug plan that meets your needs. If you would like more information about your choices and how to enroll, the following contacts can assist you:

- New Jersey SHIP (State Health Insurance Assistance Program for People with Medicare) – call toll-free 1-800-792-8820.
- Medicare – call toll-free 1-800-633-4227 (TTY users should call 1-877-486-2048) or go to www.medicare.gov. Have your Medicare card, a list of your current prescription drugs including strength and dosage, and the name of the pharmacy you use ready when you call.

Regardless of which Medicare prescription drug plan you choose to enroll in, please let the Senior Gold program know of your enrollment by calling 1-800-792-9745.

****R E M E M B E R****

The Annual Coordinated Election Period for Medicare Part D begins November 15, 2008 and runs until December 31, 2008. During this time, you should enroll yourself into a Medicare Part D prescription drug plan of your choice that is offered in New Jersey. As a Senior Gold beneficiary, you must enroll yourself into Medicare Part D to continue using your Senior Gold benefits. If you fail to enroll yourself in a Medicare Part D prescription drug plan, you will be terminated from the Senior Gold program in 2009.

Below are two special conditions that may affect your ability to obtain prescription coverage under Medicare Part D:

1. You may have prescription coverage for yourself or as a dependent of your spouse through a retiree or union health plan, which has notified you to NOT enroll in a Medicare prescription drug plan. If this is your case, the Senior Gold program will NOT require you to enroll in Medicare Part D. However, to continue using your Senior Gold benefits, you must mail a copy of your former employer's or union's creditable coverage notice prohibiting you from enrolling in Medicare Part D to: Senior Gold, PO Box 724, Trenton, NJ 08625.

If you have coverage through a retiree or union health plan, please mail a copy of the front and back of your membership card to: Senior Gold, P.O. Box 724, Trenton, NJ 08625.

2. You may have a Medicare Advantage plan, which means that the health insurance benefits you get through Medicare Parts A and/or B are provided by a Health Maintenance Organization (HMO) or other private insurance plan. When you belong to a Medicare Advantage plan, you can only obtain your Medicare Part D drug benefits from that same Medicare Advantage plan. Under this situation, you should contact your Medicare Advantage plan immediately for instructions on how to add a prescription drug benefit to your existing Medicare health insurance coverage. It is important to remember that with your Medicare Advantage plan, you will be responsible for paying the premiums for both your medical coverage (Medicare Part B) and your prescription coverage (Medicare Part D). If you do not take action now to add prescription coverage to your Medicare Advantage plan, you risk losing your Senior Gold benefits.

If you are enrolled in a Medicare Advantage plan, please mail a copy of the front and back of your membership card to Senior Gold, PO Box 724, Trenton, NJ 08625.

Please call the Senior Gold program toll-free 1-800-792-9745 if you have any questions.

Sincerely,

The Senior Gold Prescription Discount Program

Enclosure

SENIOR GOLD AND MEDICARE PART D FORM

The basic or standard Medicare Prescription Drug Plan in New Jersey that appears to meet your specific needs based on the pharmacy you use and the prescriptions you currently take is [plan name]. If you'd like to enroll yourself into this plan, you must contact the company directly at the number listed below.

However, this is not the only plan available to you. Because you must pay the premium to join a Medicare prescription drug plan, you are free to enroll in any Medicare drug plan that meets your needs. If you would like more information about your choices and how to enroll, please contact New Jersey SHIP (State Health Insurance Assistance Program for People with Medicare) at 1-800-792-8820 or the federal Medicare program at 1-800-633-4227.

The following is a list of companies that offer stand-alone Medicare Part D plans in New Jersey for 2009.

Aetna Medicare	1-800-213-4599
AmeriHealth Rx	1-800-898-3492
Bravo Health	1-800-723-9209
CIGNA Medicare Rx	1-800-735-1459
Coventry AdvantraRx	1-800-882-3822
EnvisionRx Plus	1-866-250-2005
First Health Part D	1-800-588-3322
Fox Insurance	1-888-369-7979
Health Net	1-800-606-3604
HealthSpring	1-800-331-6293
Horizon Blue Cross Blue Shield of NJ	1-800-224-1234
Humana Insurance	1-800-706-0872
Medco Medicare Prescription Plan	1-800-758-3605
Pennsylvania Life Insurance	1-800-978-9500
RxAmerica	1-800-429-6686
Sierra Health & Life	1-866-789-0565
SilverScript Insurance	1-866-552-6106
Sterling Life Insurance	1-888-909-1713
UniCare	1-866-892-5335
United American Insurance Company	1-866-299-3406
United Healthcare (AARP)	1-800-745-0922
Universal American	1-866-684-5353
WellCare	1-888-423-5252

Please remember to let the Senior Gold program know which Medicare prescription drug plan you enroll yourself in by calling the Senior Gold toll-free Hotline 1-800-792-9745.